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LISTING OF THE CLAIMS

1. (original) A method for home asset management, comprising:

- 5 providing a first mortgage, having a principal balance;
 providing an equity line of credit (LOC);
 providing a periodic principal sweep and line increase offer from said first
mortgage into said equity LOC; and
 providing a periodic property value review of said first mortgage and an
10 associated offer of an automatic line increase to said equity LOC.

2. (original) The method of Claim 1, wherein said periodic property and credit review is
an annual review.

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3. (original) The method of Claim 1, wherein said period sweep is a quarterly principal
sweep.

4. (original) The method of Claim 1, further comprising:

- 20 providing a periodic position statement reflecting said sweep equity LOC
increase, and a property valuation statement reflecting estimated change in property
value and, if said offer accepted, said associated automatic equity LOC increase.

5. (original) The method of Claim 1, further comprising:

- 25 providing automated decisioning results on said first mortgage, said equity
LOC, and/or credit grade.

6. (original) The method of Claim 1, wherein said equity LOC is a renewable home
equity line of credit with convertibility features.

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7. (original) The method of Claim 6, wherein said renewable equity LOC provides a combined loan to value from 0.01 percent to 100 percent at time of loan closing.

8. (original) The method of Claim 4, wherein said periodic position statement is provided quarterly, and wherein said property valuation statement is provided annually.

9. (original) The method of Claim 1, further comprising any of or any combination of:

allowing customer to complete one loan application;

providing customer with a single point of contact for processing;

10 allowing customer to receive one loan approval communication;

allowing customer to attend one loan settlement and/or simultaneous closing;

providing customer with a single point of contact for general servicing of questions;

performing a first annual review of credit and property value, wherein if customer passes said annual and credit review, customer's equity LOC increases to a maximum combined loan to value pre-established taking advantage of an increased value of said property;

15 increasing said equity LOC based on principal reduction sweeps, wherein as said principal balance on said first mortgage is paid down, said equity LOC increases, said increased amount allowable up to an upper limit of approved credit limits;

initially operating said principal reduction sweep in a calendar quarter following a first anniversary of simultaneous accounts closing and operating subsequent sweeps thereafter on said periodic basis;

25 increasing said equity LOC based on said periodic review of credit and property values, wherein said periodic review is annual, and wherein said equity LOC does not decrease based on a decrease in property value;

providing a customer with communication regarding said periodic sweeps and reviews results via a position statement, wherein said sweeps are quarterly and said review is annual;

30 providing a base equity line product that is a convertible equity line thereby providing ability to convert portions of said equity LOC up to a predetermined number of

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loans with a fixed interest rate and term at a time, and up to a maximum number of loans over a number of years;

making available an expanded array of mortgage products including most or all conforming and non-conforming conventional products;

5 providing card access and/or convenience checks to equity LOC funds;
providing automated decisioning capabilities at point of sale and operations;
providing a one-time automated application information feed from established data centers or systems on home asset management account loans and simultaneous close loans;

10 facilitating enhanced sales and operations communication between components by providing daily loan status updates on said equity LOC;

providing automated pricing for said equity LOC at point of sale and operations;

15 providing enhanced marketing and retention functionality to identify and appropriately segregate customers; and

automated populating first mortgage and equity LOC delinquency accounts with information on existing collections systems.

20 10. (original) The method of Claim 1, wherein said first mortgage and equity LOC are priced as separate products and the pricing of each is competitive.

11. (original) The method of Claim 1, wherein a mortgage entity is responsible for credit risk on said first mortgage and an equity entity is responsible for credit risk on said equity LOC.

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12. (original) The method of Claim 1, further comprising:
using mortgage and/or home equity pricing engines.

30 13. (original) An apparatus for home asset management account loans, comprising:
means for providing a first mortgage, having a principal balance;
means for providing an equity line of credit (LOC);

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means for providing a periodic principal sweep and line increase offer from said first mortgage into said equity LOC; and

means for providing a periodic property value review of said first mortgage and an associated offer of an automatic line increase to said equity LOC.

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14. (original) The apparatus of Claim 13, wherein said periodic property and credit review is an annual review.

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15. (original) The apparatus of Claim 13, wherein said period sweep is a quarterly principal sweep.

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16. (original) The apparatus of Claim 13, further comprising:

a periodic position statement reflecting said sweep, equity LOC increase, and a property valuation statement reflecting estimated change in property value and, if said offer accepted, said associated automatic equity LOC increase.

17. (original) The apparatus of Claim 13, further comprising:

automated decisioning results on said first mortgage, said equity LOC, and/or credit grade.

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18. (original) The apparatus of Claim 13, wherein equity LOC is a renewable home equity line of credit with convertibility features.

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19. (original) The apparatus of Claim 18, wherein said renewable equity LOC provides a combined loan to value from 0.01 percent to 100 percent at time of loan closing.

20. (original) The apparatus of Claim 16, wherein said periodic position statement is provided quarterly, and wherein said property valuation statement is provided annually.

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21. (original) The apparatus of Claim 13, further comprising any of or any combination of:

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means for allowing customer to complete one loan application;

means for providing customer with a single point of contact for processing;

means for allowing customer to receive one loan approval communication;

means for allowing customer to attend one loan settlement and/or

5 simultaneous closing;

means for providing customer with a single point of contact for general servicing of questions;

means for performing a first annual review of credit and property value, wherein if customer passes said annual and credit review, customer's equity LOC
10 increases to a maximum combined loan to value pre-established taking advantage of an increased value of said property;

means for increasing said equity LOC based on principal reduction sweeps, wherein as said principal balance on said first mortgage is paid down, said equity LOC increases, said increased amount allowable up to an upper limit of approved credit
15 limits;

means for initially operating said principal reduction sweep in a calendar quarter following a first anniversary of simultaneous accounts closing and operating subsequent sweeps thereafter on a said periodic basis;

means for increasing said equity LOC based on said periodic review of credit
20 and property values, wherein said periodic review is annual, and wherein said equity LOC does not decrease based on a decrease in property value;

means for providing a customer with communication regarding said periodic sweeps and reviews results via a position statement, wherein said sweeps are quarterly and said review is annual;

25 means for providing a base equity line product that is a convertible equity line thereby providing ability to convert portions of said equity LOC up to a predetermined number of loans with a fixed interest rate and term at a time, and up to a maximum number of loans over a number of years;

means for making available an expanded array of mortgage products
30 including most or all conforming and non-conforming conventional products;

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means for providing card access and/or convenience checks to equity LOC funds;

means for providing automated decisioning capabilities at point of sale and operations;

5 means for providing a one-time automated application information feed from established data centers or systems on home asset management account loans and simultaneous close loans;

means for facilitating enhanced sales and operations communication between components by providing daily loan status updates on said equity LOC;

10 means for providing automated pricing for said equity LOC at point of sale and operations;

means for providing enhanced marketing and retention functionality to identify and appropriately segregate customers; and

15 means for automated populating first mortgage and equity LOC delinquency accounts with information on existing collections systems.

22. (original) The apparatus of Claim 13, wherein said first mortgage and equity LOC are priced as separate products and the pricing of each is competitive.

20 23. (original) The apparatus of Claim 13, wherein a mortgage entity is responsible for credit risk on said first mortgage and an equity entity is responsible for credit risk on said equity LOC.

24. (original) The apparatus of Claim 13, further comprising:

25 means for using mortgage and/or home equity pricing engines.

25. (withdrawn) A process for periodically and automatically posting a sweep transaction of principal from a first mortgage account into an equity LOC account, comprising any of or any combination of:

30 checking that said first mortgage is current and omitting accounts that are not current;

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capturing first mortgage principal payment information from said first mortgage account and from those that have a principal reduction since the previous sweep;

checking said first mortgage for bankruptcy and/or foreclosure status;

5 allowing timing of capture of principal payment information from said first mortgage to consider at least eleven business days for checks to clear and thereby to avoid sweeping a non-sufficient funds principal paydown amount;

checking that said equity LOC is current and omitting from sweep accounts that are not current, wherein definition of current is receipt of payment in less than or
10 equal to twenty-nine days from due date and not current is receipt of payment greater than or equal to thirty days from due date;

wherein exact amount of principal reduction is captured, and added to the equity LOC;

wherein transmission of principal reduction from first mortgage to equity
15 LOC's occurs for all current accounts;

wherein an increase from transmission of said first mortgage principal reduction is added to the equity LOC available credit;

using a data extract of said first mortgage information from a preexisting mortgage system;

20 producing reports for servicing, operations, and credit risk departments for review and exception processing;

providing ability to manually post said sweep transaction;

providing an interface to query specific data and perform necessary processes to determine amount of said sweep;

25 using a database containing data gathered from a preexisting mortgage database and equity database;

using said database and associated processes to identify customers eligible for an increase in equity LOC;

30 using said database and processes to update and interface with other systems needing transactional information;

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said database maintaining amount from said sweep transaction and using said amount in calculation of liens within an annual review process for recording, wherein if applicable;

5 wherein no state specific legal issues apply, thereby allowing said posting to apply to all states;

providing a single point of contact servicing site for customer service;

wherein bimonthly payments do not impact said sweep process;

10 providing for first mortgage information remaining on a preexisting mortgage system and/or database and said equity LOC information remaining on a preexisting equity system and/or database; and

wherein said process is monthly or quarterly as warranted.

26. (withdrawn) A process for periodically and automatically posting a sweep transaction of principal from first mortgage accounts into equity LOC accounts,
15 comprising any of or any combination of:

identifying accounts on a preexisting mortgage system;

pulling into a mortgage extract file loans and all necessary data fields of said first mortgage accounts;

identifying loans on a preexisting equity system;

20 pulling into an equity extract file loans and all necessary data fields per equity accounts;

merging and/or comparing all accounts from said preexisting mortgage system and said preexisting equity system extract files;

25 producing a sweep mismatch report for all accounts not matching on said preexisting equity system and preexisting mortgage system, reviewing said report for accuracy, and detailing problem resolution as an exception process;

filtering and/or testing said loans on said preexisting mortgage system for zero principal balance;

30 excluding loans on said preexisting mortgage system with a zero principal balance and are populating with a zero principal balance on first reason code;

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filtering and/or testing loans on said preexisting equity system for a sweep flag equal to a predetermined parameter in said preexisting equity system;

excluding loans on said preexisting equity system with said predetermined parameter set in the sweep flag field and populating with a sweep flag set to no on
5 reason code;

filtering and/or testing loans on said preexisting mortgage system for bankruptcy status;

excluding loans on the preexisting mortgage system in bankruptcy status for the first account and populating with a bankruptcy designation on first mortgage reason
10 code;

filtering and/or testing loans on the preexisting mortgage system for foreclosure status;

excluding loans on the preexisting mortgage system in foreclosure for the first account and populating with a foreclosure designation on first mortgage reason code;

15 filtering and/or testing loans on said preexisting mortgage system for current status on said first mortgage account, said current status on said first mortgage defined as if current month is beyond due month, then loan is not current;

excluding loans on said preexisting mortgage system that are not current and populating with a not current designation on said first mortgage reason code;

20 filtering and/or testing loans on said preexisting equity system for current status on said equity LOC;

excluding loans on said preexisting equity system that are not current and populating with a designation of not current on an equity LOC reason code;

25 producing a sweep failure report for all accounts that failed said filters and were not swept, reviewing said report, and determining appropriate action as defined in an exception business process;

identifying first mortgage principal pay down amount and rounding down to nearest dollar for all merged and matched accounts that passed all filters and tests;

30 sweeping said first mortgage principal pay down amount, increasing said available equity LOC amount on said preexisting equity system, and reflecting transaction history within said preexisting equity system;

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logging as a transaction visible to customer service representatives and to equity underwriters all account records failing to sweep, information regarding corresponding reason codes, and definitions of said reason codes and associated dates;

- 5 providing ability for businesses to retrieve historical information reflecting changes to accounts that failed to sweep, wherein said historical information includes, but is not limited to reason codes and dates of sweep failures;

- providing ability for businesses to retrieve historical information reflecting changes to sweep yes/no flag, said information comprising, but not limited to
10 corresponding date, whether change is by customer choice or business choice, tracking of status of said sweep yes/no flag, information reflecting why said flag is turned off and if said flag is available to turn on or off by customer choice; and

providing ad hoc sweep or force sweep functionality for records that are corrected as a result of the sweep mismatch report.

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27. (withdrawn) An annual review process for determining customer creditworthiness and evaluating a current estimated value of a subject property to determine if an equity line of credit (LOC) will change, comprising any of or any combination of:

- 20 identifying loans on an equity system, wherein anniversary date equals a current month, reading loan numbers on said equity system, said anniversary date defined as an equity system origination note date, and wherein said process runs monthly;

- pulling into an equity extract file account records from said equity system and all necessary data fields per account, identifying said equity system data fields for
25 pulling into said extract file for each of said equity system account records;

identifying only accounts identified above on a home mortgage system, and identifying all home mortgage system data fields needed to be pulled into a mortgage extract file for each home mortgage system account record;

- pulling into said mortgage extract file account records identified above from
30 said mortgage system and all necessary data fields per account;

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merging and comparing all account records from said home mortgage system and said equity system extract files to identify all mismatched data;

producing an annual review mismatch report for all accounts reviewing said report for accuracy, and detailing problem resolution as an exception process;

5 pulling valuation information and storing with date for retrieval, wherein such information is retrievable by other systems or persons, wherein property valuation data is gathered via available property sources with, but not limited to the following fields: the equity system loan number, first mortgage original property value, zip code, and first mortgage loan closed date, and wherein the following fields are retrieved for each loan
10 to be stored in an annual review database: single value, confidence range, highest reasonable value, and lowest reasonable value;

filtering and/or testing records on said equity system for annual review flag in said equity system equal to no;

15 excluding records on said equity system with no set in said annual review flag field and populating with an annual review flag set to no reason code;

filtering and/or testing records for zero principal balance on said mortgage system, wherein loans are specially coded on said home mortgage system,

excluding account records on said home mortgage system with a zero principal balance and populating with a zero principal balance on first reason code;

20 filtering and/or testing account records for bankruptcy status on said home mortgage system;

excluding account records on said home mortgage system that are in bankruptcy status for the first account and populating with a bankruptcy on the first mortgage reason code;

25 filtering and/or testing account records for foreclosure status on said home mortgage system;

excluding account records that are in foreclosure for the first account on said home mortgage system and populating with a foreclosure on first mortgage reason code;

30 filtering and/or testing account records for a status of current on first mortgage on said home mortgage system for previous twelve months, wherein to receive an

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annual review increase an account must have been current for all twelve months prior to annual review;

excluding account records that have not been current on the first mortgage for any of the previous twelve months on said home mortgage system and populating with
5 a not current on said first mortgage reason code;

filtering and/or testing account records on said equity system for current status of all previous twelve months on said equity LOC;

excluding account records that are not current for said equity LOC for the any of the previous twelve months on said equity system and populating with a not current
10 on equity LOC reason code;

determining a Fair Isaac standard credit score, also known as FICO, by requesting credit bureau report data, storing at a minimum for two years said FICO, income, and debt portion of said credit bureau report, and providing online ability for business to review current year and previous years' credit bureau report, said equity
15 system account number, SSN, and customer last name, first initial, date or property address;

gathering credit data on borrower;

filtering and/or testing credit data for a predetermined threshold number;

excluding accounts that have lower than said predetermined threshold
20 number and populating with a did not pass the threshold screen reason code, defaulting to turn off sweeps for said account records until next anniversary date, or until a manual underwriting decision is conducted to reverse said decision, and wherein on next anniversary date, if FICO is above said predetermined threshold, said sweeps are automatically turned back on;

25 comparing property valuation to be the higher of either previous value or original value, wherein an increase is due only if result of said comparison is a positive number, wherein if a property index value is less than or equal to original property value, the amount of the annual review increase equals zero, if at 100% CTLV said property index value is greater than the previous property value, the amount of annual
30 review increase is the difference between the two values, and wherein said original

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value is used for a very first annual review and thereafter annual review of previous year's property valuation value is used;

5 excluding account records having an amount of annual review increase of zero or a negative amount and populating with a property valuation that is equal to or less than previous value reason code;

10 filtering accounts for maximum combined loan to total value limitations set by customer and/or credit risk management at time of origination; wherein the lower of the maximum combined loan to total value and customer maximum combined loan to total value is used as maximum amount allowed in total new available line of credit including proposed annual review increase;

filtering and/or testing account loans on said equity system for customer maximum combined loan to total value limitation;

15 excluding account loans above said customer maximum combined loan to total value from annual review process and populating with an exceeds customer maximum combined loan to total value reason code;

account loans reaching said customer maximum combined loan to total value as a result of an annual review increase, thus having a partial annual review increase, receiving said partial increase and populating with a partial annual review increase due to reaching customer maximum combined loan to total value limit reason code;

20 filtering and/or testing account loans for maximum combined loan to total value limitation imposed by credit risk management at time of origination, wherein origination documents are revised to show potential increases to equity LOC as a lien on property;

25 excluding account loans above said maximum combined loan to total value from annual review process and populating with an exceeds credit maximum combined loan to total value reason code;

30 account loans reaching said maximum combined loan to total value as result of annual review increase and having a partial annual review increase, receiving a partial sweep and populating with a partial annual review increase due to credit maximum combined loan to total value limit reason code;

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filtering and/or testing accounts to determine if new available equity LOC exceeds a first predetermined value of most recently recorded commitment amount and is equal or greater than a second predetermined value, said first and second predetermined value determining a filter equal to the ratio of said first predetermined value over said second predetermined value;

5

excluding account records receiving a new available equity LOC that exceeds said first predetermined value and is equal to or greater than said second predetermined value of most recent recorded amount from the annual review automatic process and populating with a need new lien recordation reason code;

10

recording as a transaction in said equity system as an annual review increase to available equity LOC amount on said equity system for all merged and matched account records having passed all filters and tests an increase due to annual review, and reflecting transaction history within said equity system;

15

requiring title insurance if said equity LOC is increased to over a third predetermined value and using a corresponding appraisal;

storing all credit data and property valuation information in appropriate database and extract corresponding file from said database whether said account receives increase or not;

20

rounding down resultant annual review increase if said increase is a positive number to the nearest dollar, all merged and matched accounts having passed all filters and tests;

25

logging as a transaction accessible by customer service representatives and equity underwriting all account records failing to receive an increase due to an annual review filter, wherein information regarding reason code, definition of reason code and associated date is available, and wherein a transactional comment code is produced on both said home mortgage system and said equity system in customer comment sections;

30

retrieving by business historical changes to accounts failing to receive said annual review increase, wherein historical information comprises, but is not limited to said reason code, date of annual review failure, and valuation amount associated with said annual review and said date;

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retrieving by business historical changes to said annual review, said changes comprising, but not limited to yes/no flag, corresponding date, and whether said change is by customer choice or business choice, and track of status of said annual review yes/no flag, said tracking comprising but not limited to reason why said flag is turned off, when it is turned off, and if said flag is available to turn on or off by customer choice; producing an annual review failure report for all accounts failing any filter; and exception processing according to predetermined procedures.

28. (withdrawn) The method of Claim 27, wherein said first predetermined amount is 125 percent, said second predetermined amount is \$25,000, and said corresponding filter is 125/25.

29. (withdrawn) The method of Claim 27, wherein said third predetermined amount is \$250,000.

30. (withdrawn) A periodic position statement for displaying first mortgage account and equity LOC account information for a home asset management account program for keeping customers informed on benefits from and relationships between said first mortgage and equity LOC, said periodic position statement comprising any of or any combination of:

a summary total of a sweep transaction for said first mortgage and equity LOC that occurred since distribution of a previous statement;

most recent results of an annual review increase to said equity LOC;

loan balances of both said first mortgage and equity LOC;

a graph summarizing how property value is used;

wherein said statement is produced quarterly and annually;

first mortgage and equity LOC balance at beginning of said period;

first mortgage and equity LOC summary total of transactions during said period;

first mortgage and equity LOC balance at end of said period;

available credit limit of said equity LOC account at beginning of period;

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a transaction for total amount of said principal sweep from said first mortgage principal reduction to equity LOC since previous statement;

a transaction for total amount of increase in property index value since last property value review;

5 a summary of convertible equity line accounts;
available credit limit of said equity LOC at end of period;
first mortgage account number;
equity LOC number;

customer information, name, address, and property address;

10 customer selected combined loan to total value cap;
information for customer access to single point of contact servicing site for customer questions;

date of the next annual review;

security access for manually generating copy of last statement issued on an

15 exception basis, wherein if applicable;

statement messaging, insert capability and/or alternative marketing methods to customers;

one format suitable for generation for all states;

20 ability to provide partial position information for new accounts initiated in mid-period; and

accessibility of statement data for history files, for annual review intersect files, and/or for sweep intersect file.

31. (withdrawn) The position statement of Claim 30, wherein said periodicity is
25 quarterly and annual.

32. (withdrawn) An automated decisioning method for a home asset management account loan, said account comprising at least a first mortgage and an equity LOC, as well as simultaneous business for retrieving automated decisions at point of sale,
30 comprising any of or any combination of:

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using an automated decision engine for automating credit decisioning for all loans associated with said home asset management account;

5 using equity credit policy incorporated into said automated decision engine;
allowing home mortgage consultants to run multiple scenarios on said first mortgage and equity LOC; and

passing amount disbursed to said automated decision engine for calculating total loan to value (TLTV).

10 accommodating results of different automated decisioning processes for each line of business within home mortgage for said first mortgage;

wherein said automated decision engine returns approved or referred responses, thereby never resulting in a decline response;

15 wherein said automated decision engine returns a response for said first mortgage, a response for said equity LOC, and a combined decision, and wherein if said response for said first mortgage or for said equity LOC is refer, said combined decision is refer;

wherein said automated decision engine returns a response for said first mortgage, and a response for said equity LOC, but not a combined decision;

20 said automated decision engine posting a message indicating that a transaction is ineligible for home equity financing when said first mortgage loan receives a caution risk class;

providing exception processing to said caution when erroneous information not easily correctable when presented to said automated decision engine;

25 using a pricing engine having eligibility and exclusion rules for home mortgage data;

using alternative referral sources;

incorporating accounts established at prior point-of-sales and from fulfillment systems for home mortgage;

30 providing for a mortgage component of said automated decision engine responsible for credit risk on said first mortgage and an equity component of said automated decision engine responsible for the credit risk on said equity LOC; and

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providing automated decisions on said first mortgage, said equity LOC, and credit risk.

33. (withdrawn) The method of Claim 32, wherein said automated decision engine is responsible for producing one series of credit decision results.

34. (withdrawn) A method for performing periodic sweep transactions of a first period and periodic property review of a second period, said method comprising:

creating property review files during a specified day of the last month in a calendar quarter, using a mortgage system and an equity system as data sources;

creating sweep files on a predetermined day of each said first period, using said mortgage system and said equity system as data sources;

providing a home asset management annual review processor for:

if current month is a first period month, then holding said annual review records of said annual review files for updating prior to sending to a print vendor, otherwise, merging, filtering, reporting, and said sending to said print vendor;

merging, filtering, reporting, and sending to said print vendor said sweep files;

said print vendor distributing position statements of said first period, distributing property review statements of said second period to customers, and sending a corresponding confirmation file back to said home asset management annual review processor;

if desired by customers, contacting a servicing entity with regards to any of said statements, and whereby said home asset management annual review processor adaptably allowing by said customer service entity:

recording of right to rescind,

finding associated current and historical statements; and

requesting such found statements be reprinted by the print vendor;

extracting from said mortgage system validation data for using to determine any rescinded amount of credit and records reflecting non-sufficient funds (NSF), and thus withholding such NSF records from being used to update said equity system;

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updating with valid sweep transactions said equity database and said home asset management annual review processor; and

5 said home asset management annual review processor updating said annual review records held prior to being sent to said print vendor, and updating said annual review records with said sweep transactions results.

10 35. (withdrawn) The method of Claim 34, wherein said sweep transactions of said first period are performed quarterly, and wherein said predetermined day of said each of said first period a specified day in the last month of the calendar quarter.

36. (withdrawn) The method of Claim 34, wherein said property review of said second period is annual.

15 37. (withdrawn) The method of Claim 34, further comprising:
at the end of an expiration of a predetermined right of rescission period, sweeping eligible amounts of credit to equity LOC.

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